



GAU 0280

2161

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Handa, et al.
Serial No. : 09/665,305 Examiner:
Filed : September 19, 2000 Art Unit:
Title : Method and System for Secured Payment Transaction

I hereby certify that this paper is being deposited with the United States Postal Service, as first class mail, in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231, on October 4, 2000.

Guy Perry

Reg. No. 46,194


Signature

October 4, 2000
Date

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INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner For Patents
Washington, DC 20231

Sir:


Enclosed for consideration by the Examiner are copies of the thirteen references listed on the attached form PTO-1449. By submitting such references, applicants do not admit that such references are "material" under the standard of 37 CFR 1.56, but submit such references as being related to the subject matter of the invention.

-11

No office action has, to the knowledge of applicants' attorney, been issued as of the date hereof, and therefore no fee is due.

Favorable consideration and allowance of the application are respectfully requested.

Respectfully submitted,


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